

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-17490-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bernadette M. Miranda  
aka Bernadette Miranda  
741 Mehar Ct  
Toms River, NJ 08753-4395

Social Security No.:  
xxx-xx-2645

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 9/11/24.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: September 11, 2024  
JAN: dmi

Jeanne Naughton  
Clerk

In re:  
Bernadette M. Miranda  
Debtor

Case No. 23-17490-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Sep 11, 2024

Form ID: 148

Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Bernadette M. Miranda, 741 Mehar Ct, Toms River, NJ 08753-4395
520010316	NJ Manufacturers Insurance, 925 Westchester Ave Ste 101, White Plains, NY 10604-3562
520010322	Township Of Toms River, 33 Washington St, Toms River, NJ 08753-7642

**TOTAL: 3**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 11 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 11 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Sep 11 2024 20:47:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520010299	EDI: HFC.COM	Sep 12 2024 00:34:00	Benfcl/hfc, PO Box 3425, Buffalo, NY 14240-3425
520010300	EDI: CITICORP	Sep 12 2024 00:34:00	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
520010301	EDI: CITICORP	Sep 12 2024 00:34:00	Citibank/Sears, Attn: Bnakruptcy, PO Box 790034, Saint Louis, MO 63179-0034
520010302	EDI: WFNNB.COM	Sep 12 2024 00:34:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520010303	EDI: WFNNB.COM	Sep 12 2024 00:34:00	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
520010313	EDI: CITICORP	Sep 12 2024 00:34:00	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520010304	Email/Text: nculp@firstffcu.com	Sep 11 2024 20:49:00	First Financial Fed Cu, PO Box 1172, Toms River, NJ 08754-1172
520010305	Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 11 2024 20:47:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
520010306	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Sep 11 2024 20:49:00	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
520010308	Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Sep 11 2024 20:49:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829

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520010310	+ EDI: CITICORP	Sep 12 2024 00:34:00	Macy's/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520074743	+ Email/Text: mtgbk@shellpointmtg.com	Sep 11 2024 20:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Attn: Recovery Dept., P. O. Box 19024, Greenville, SC 29602-9024
520010319	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 11 2024 20:49:00	SPS Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
520073679	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 11 2024 20:49:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
520010318	Email/Text: mtgbk@shellpointmtg.com	Sep 11 2024 20:47:00	Shellpoint Mortgage Servicing, PO Box 619063, Dallas, TX 75261-9063
520010321	Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 11 2024 20:47:00	Tbom/Atls/Fortiva Thd, PO Box 105555, Atlanta, GA 30348-5555
520010323	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 11 2024 20:47:00	Toyota Motor Credit, PO Box 8026, Cedar Rapids, IA 52408-8026
520010324	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 11 2024 20:47:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
520354079	+ Email/Text: bkteam@selenefinance.com	Sep 11 2024 20:47:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Boulevard, 5th Floor, Suite 500, Dallas, Texas 75019-6156
520382739	+ Email/Text: RASEBN@raslg.com	Sep 11 2024 20:47:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520010317		Nj Manufacturers Ins Co
520026015		Nj Manufacturers Ins Co
520025997	*	Benfcl/hfc, PO Box 3425, Buffalo, NY 14240-3425
520025998	*	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
520025999	*	Citibank/Sears, Attn: Bnakruptcy, PO Box 790034, Saint Louis, MO 63179-0034
520026000	*	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520026001	*	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
520010314	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520010315	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520026011	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520026012	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520026013	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520026002	*	First Financial Fed Cu, PO Box 1172, Toms River, NJ 08754-1172
520026003	*	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
520010307	*+	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
520026004	*+	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
520026005	*+	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
520010309	*	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
520026006	*	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
520026007	*	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
520010311	*+	Macys/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520010312	*+	Macys/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789

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520026008	*+	Macy's/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520026009	*+	Macy's/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520026010	*+	Macy's/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520026014	*	NJ Manufacturers Insurance, 925 Westchester Ave Ste 101, White Plains, NY 10604-3562
520026017	*	SPS Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
520026016	*	Shellpoint Mortgage Servicing, PO Box 619063, Dallas, TX 75261-9063
520026018	*	Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
520026019	*	Tbom/Atls/Fortiva Thd, PO Box 105555, Atlanta, GA 30348-5555
520026020	*	Township Of Toms River, 33 Washington St, Toms River, NJ 08753-7642
520026021	*	Toyota Motor Credit, PO Box 8026, Cedar Rapids, IA 52408-8026
520026022	*	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
520354080	*+	U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Boulevard, 5th Floor, Suite 500, Dallas, Texas 75019-6156
520010320	#	Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925

TOTAL: 2 Undeliverable, 32 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name Email Address

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Daniel E. Straffi on behalf of Debtor Bernadette M. Miranda bkclient@straffilaw.com  
g25938@notify.cincompass.com:jrdanielsb124806@notify.bestcase.com

Denise E. Carlon on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kimberly A. Wilson on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST kimwilson@raslg.com

Kimberly A. Wilson on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION kimwilson@raslg.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7